

October 2017



Senior Health and Wellness Newsletter

Kentucky Department for Aging and Independent Living

State Health Insurance Assistance Programs (SHIP)

The State Health Insurance Assistance Program, or SHIP, is a federally funded, state program that offers free, objective, and local one-on-one health insurance counseling and assistance to people with Medicare and their families about Medicare and related programs.

People with Medicare can visit a local SHIP office or call a toll-free phone number to speak to one of over 200 trained counselors / volunteers throughout Kentucky. The SHIP programs are located within our 15 Area Agencies on Aging .

SHIP counselors provide unbiased, personalized counseling about Medicare and Medicaid and information on other health insurance coverage options, including these concerns:

- Medicare benefits and rights
- Complaints about medical care or treatment
- Billing problems
- Health plan and prescription drug coverage options
- Health plan application and enrollment assistance



SHIP's goal is to help people understand, compare, and enroll in programs and plans, including

- Medicare
- Prescription Drug Coverage
- Medicare Advantage Plans
- Medicare supplement insurance (Medigap)
- Long-term care options
- other public and private health insurance coverage options.

SHIP can help you apply for the Extra Help and Medicare Savings Programs, helping you save money and get the care you need.

We do not promote or sell insurance products

It's that time of year again!

**We are HERE to HELP you with
enrolling in Medicare Part D and
Advantage Plans!**

Call us to get help!

**There are local events in
YOUR AREA!**

**Don't wait – Call Today!
Enrollment goes from
October 15 – December 7th.**

**1-877-293-7447
State SHIP Hotline**



**Kentucky Cabinet for Health
and Family Services
Department for Aging and
Independent Living**

275 East Main Street 3E-E
Frankfort Kentucky 40621
Phone: 502-564-6930

Barren River: (866) 452-9243

Allen, Barren, Butler, Edmonson, Hart, Logan,
Metcalf, Monroe, Simpson, Warren

Big Sandy: (800) 737-2723

Floyd, Johnson, Magoffin, Martin, Pike

Bluegrass: (866) 516-3051

Anderson, Boyle, Bourbon, Clark, Estill, Fayette,
Franklin, Garrard, Harrison, Jessamine, Lincoln,
Madison, Mercer, Nicholas, Powell, Scott, Woodford

Buffalo Trace: (800) 564-7084

Bracken, Fleming, Lewis, Mason, Robertson

Cumberland Valley: (800) 795-7654

Bell, Clay, Harlan, Jackson, Knox, Laurel, Rockcastle,
Whitley

FIVCO: (866) 516-3051

Boyd, Carter, Elliott, Greenup, Lawrence

Gateway: (800) 862-0526

Bath, Menifee, Montgomery, Morgan, Rowan

Green River: (800) 928-9093

Daviess, Hancock, Henderson, McLean, Ohio, Union,
Webster

KIPDA: (888) 737-3363

Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer,
Trimble

Kentucky River: (800) 928-5723

Breathitt, Knott, Lee, Leslie, Letcher, Owsley, Perry,
Wolfe

Lake Cumberland: (800) 264-7093

Adair, Casey, Clinton, Cumberland, Green, McCreary,
Pulaski, Russell, Taylor, Wayne

Lincoln Trail: (800) 264-0393

Breckinridge, Grayson, Hardin, Larue, Marion, Meade,
Nelson, Washington

Northern Kentucky: (866) 516-3051

Boone, Campbell, Carroll, Gallatin, Grant, Kenton,
Owen, Pendleton

Pennyrile: (800) 264-0643

Caldwell, Christian, Crittenden, Hopkins, Livingston,
Lyon, Muhlenberg, Todd, Trigg

Purchase: (877) 352-5183

Ballard, Calloway, Carlisle, Fulton, Graves, Hickman,
Marshall, McCracken

<http://chfs.ky.gov/dail/default.htm>